

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1330.1005C	APPLICATION NO. Not Assigned
<b>LIST OF REFERENCES CITED BY APPLICANT</b> <i>(Use several sheets if necessary)</i>		FIRST NAMED INVENTOR Richard BISSONETTE et al.	
		FILING DATE Herewith	GROUP ART UNIT Not Assigned

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
SW	AA	5,592,378	01/07/97	Cameron et al.	705	27	
	AB	5,621,201	04/15/97	Langhans et al. & (abstract)	235	380	
	AC	5,630,073	05/13/97	Nolan (abstract)	705	45	
	AD	5,638,519	06/10/97	Haluska (abstract)	705	28	
	AE	5,663,547	09/02/97	Ziarno (abstract)	235	380	
	AF	5,991,750	11/1999	Watson	705	44	
	AG	5,911,136	6/1999	Atkins	705	36	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO
	BA						
	BB						
	BC						
	BD						
	BE						
	BF						
	BG						

## OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

SW	CA	American Management Systems, "An Introduction to Momentum Financials", April 1997
	CB	Credit Card Management, "The GSA Blesses Six Card Issuers", March 1998
	CC	cybermark, cybermark: stored value, "solutions", "smart card systems, smart card communities", copyright 1998, CyberMark

EXAMINER <i>SW</i>	DATE CONSIDERED 1/3/06
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
Srf	AH	5,875,437	2/1999	Atkins	705	40	
	AI	5,842,185	11/1998	Chancey et al.	705	40	
	AJ	5,448,047	9/1995	Nair et al.	235	440	
	AK	5,864,830	1/1999	Armetta et al.	705	41	
	AL						
	AM						
	AN						

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO
	BH						
	BI						
	BJ						
	BL						
	BM						
	BN						
	BO						

## OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

Srf	CD	Emerson Brown & Jim Baumgartner, Corporate Cashflow, vol. 15, no. 12, Nov. 1994, pp28-29
	CE	
	CF	

EXAMINER <i>Srf</i>	DATE/CONSIDERED <i>1/3/06</i>
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